

Imaged Certificate of Notice Page 1 of 5 FILED
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

4/11/23 11:09 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE:

EBONY N. SMITH

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:20-21383

Chapter 13

Document No.: 109

ORDER OF COURT

AND NOW, this 11th day of April, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

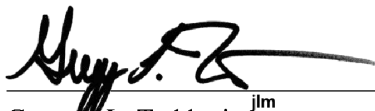
(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

ENTERED BY DEFAULT

BY THE COURT:



Gregory L. Taddonio ^{jlm}

Chief United States Bankruptcy Judge

In re:
Ebony N. Smith
Debtor

Case No. 20-21383-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 11, 2023

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2023:

Recip ID	Recipient Name and Address
db	+ Ebony N. Smith, 3010 Ford Avenue, Pittsburgh, PA 15235-3623
sp	+ Jonathan Stewart, SMA Law Group, 437 Grant Street, No. 600, Pittsburgh, PA 15219-6010
15235864	+ Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15235876	+ PA Toll Commission, 300 East Park Drive, Harrisburg, PA 17111-2729
15235879	+ Peoples Natural Gas Company, 375 North Shore, Bankruptcy Division, Pittsburgh, PA 15212-5866
15262005	+ SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15235887	+ USX Federal Credit Union, 600 Grant Street, Suite 670, Pittsburgh, PA 15219-2702
15235889	+ USX Federal Credit Union, P.O. Box 657, New Stanton, PA 15672-0657
15249377	+ USX Federal Credit Union, 1293 Freedom Road, Cranberry Twp, PA 16066-4955
15235886	+ USX Federal Credit Union, PO Box 1728, Cranberry Twp, PA 16066-0728
15235888	+ USX Federal Credit Union, c/o Customer Service, P.O. Box 30495, Tampa, FL 33630-3495
15235885	USX Federal Credit Union, P.O. Box 183258, Columbus, OH 43218-3258
15235890	+ Wilkinsburg Penn Joint Water Authority, 2200 Robinson Boulevard, Pittsburgh, PA 15221-1193

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 11 2023 23:57:20	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnnotifications@creditacceptance.com	Apr 11 2023 23:48:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
15235846	+ Email/Text: bncnotifications@pheaa.org	Apr 11 2023 23:48:00	Aes/PNC Bank, Pob 61047, Harrisburg, PA 17106-1047
15235843	+ Email/Text: bncnotifications@pheaa.org	Apr 11 2023 23:48:00	Aes/Pheaa, Pob 61047, Harrisburg, PA 17106-1047
15235845	+ Email/Text: bncnotifications@pheaa.org	Apr 11 2023 23:48:00	Aes/pheaaelt, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15235852	+ Email/Text: bncnotifications@pheaa.org	Apr 11 2023 23:48:00	Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15235859	+ Email/PDF: bncnotices@becket-lee.com	Apr 11 2023 23:57:13	American First Finance, Attn: Bankruptcy, Po Box 565848, Dallas, TX 75356-5848
15253305	Email/PDF: bncnotices@becket-lee.com	Apr 11 2023 23:57:05	American First Finance, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
15235858	+ Email/PDF: bncnotices@becket-lee.com	Apr 11 2023 23:57:05	American First Finance, 7330 W. 33rd Street, Wichita, KS 67205-9370
15235861	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 11 2023 23:57:09	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15235860	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 11 2023 23:57:09	Capital One, Po Box 30281, Salt Lake City, UT

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Case Number	Action	Document Type	Document Name	Date/Time	Recipient
15235863	+	Email/PDF	acg.coaf.ebn@aisinfo.com	Apr 11 2023 23:57:21	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15235862		Email/PDF	acg.coaf.ebn@aisinfo.com	Apr 11 2023 23:57:11	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
15243302	+	Email/PDF	acg.acg.ebn@aisinfo.com	Apr 11 2023 23:57:20	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15251588		Email/PDF	AIS.cocard.ebn@aisinfo.com	Apr 11 2023 23:57:19	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15235865	+	Email/Text	bankruptcy@firstenergycorp.com	Apr 11 2023 23:49:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15235866	+	Email/Text	ebnnotifications@creditacceptance.com	Apr 11 2023 23:48:00	Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
15235867	+	Email/Text	ebnnotifications@creditacceptance.com	Apr 11 2023 23:48:00	Credit Acceptance LLC, Po Box 5070, Southfield, MI 48086-5070
15235869	+	Email/Text	bdsupport@creditmanagementcompany.com	Apr 11 2023 23:49:00	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15235868	+	Email/Text	bdsupport@creditmanagementcompany.com	Apr 11 2023 23:49:00	Credit Management Company, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
15235870	+	Email/Text	kburkley@bernsteinlaw.com	Apr 11 2023 23:49:00	Duquense Light, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
15261857	+	Email/Text	kburkley@bernsteinlaw.com	Apr 11 2023 23:49:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15308365		Email/Text	ECMCBKNotices@ecmc.org	Apr 11 2023 23:49:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
15235871	+	Email/Text	essmc@essmc.com	Apr 11 2023 23:49:00	East Suburban Sports Medicine Center, 4115 William Penn Highway, Murrys ville PA 15668-1887
15235873	+	Email/Text	dleabankruptcy@hrblock.com	Apr 11 2023 23:48:00	H&R Block Fee Center, P.O. Box 2716, Omaha, NE 68103-2716
15240436		Email/Text	JCAP_BNC_Notices@jcap.com	Apr 11 2023 23:49:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15257494		Email/PDF	resurgentbknofications@resurgent.com	Apr 11 2023 23:57:12	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15235875	+	Email/PDF	cbp@onemainfinancial.com	Apr 11 2023 23:57:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15235874	+	Email/PDF	cbp@onemainfinancial.com	Apr 11 2023 23:57:08	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15240624	+	Email/Text	bncnotifications@phea.org	Apr 11 2023 23:48:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15259990	+	Email/PDF	ebnotices@pnm.com	Apr 11 2023 23:57:11	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15235878	+	Email/PDF	ebnotices@pnm.com	Apr 11 2023 23:57:21	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
15235877	+	Email/PDF	ebnotices@pnm.com	Apr 11 2023 23:57:04	PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
15255739		Email/Text	bnc-quantum@quantum3group.com	Apr 11 2023 23:49:00	Quantum3 Group LLC as agent for, Cognical Holdings Inc., PO Box 788, Kirkland, WA 98083-0788

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15262005	+ Email/Text: bncmail@w-legal.com	Apr 11 2023 23:48:00	SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15235881	^ MEBN	Apr 11 2023 23:40:28	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
15235880	+ Email/Text: BankruptcyNotice@upmc.edu	Apr 11 2023 23:49:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15253864	^ MEBN	Apr 11 2023 23:40:29	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15256379	^ MEBN	Apr 11 2023 23:40:28	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15235882	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Apr 11 2023 23:48:00	US Department of Education/Great Lakes, 2401 International Lane, Madison, WI 53704-3121
15235884	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Apr 11 2023 23:48:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
15235883	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Apr 11 2023 23:48:00	USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121
15259574	Email/PDF: ebn_ais@aisinfo.com	Apr 11 2023 23:57:02	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
15235872		H& R Block Emerald Advance
15238464		OneMainFinancial, PO Box 3251, Evansville, IN 47731
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
15235847	*+	Aes/PNC Bank, Pob 61047, Harrisburg, PA 17106-1047
15235844	*+	Aes/Pheaa, Pob 61047, Harrisburg, PA 17106-1047
15235848	*+	Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
15235849	*+	Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
15235850	*+	Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
15235851	*+	Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
15235853	*+	Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15235854	*+	Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15235855	*+	Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15235856	*+	Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15235857	*+	Aes/pnc Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15308367	*	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
15308369	*	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
15308370	*	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408

TOTAL: 3 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Ebony N. Smith julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;trose@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
William E. Craig	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 7